

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Joseph A. Ragus, Jr.  
Terri M. Ragus

Debtor(s)

PSECU

Movant

CASE NO. 25-10539-amc

CHAPTER 13

**Hearing Date: 09/02/2025**

**Hearing Time: 11:00 AM**

**ORDER**

AND NOW, this 4th day of Sept., 2025, upon failure of Debtor(s) to file an answer or otherwise plead or appear (or after hearing held and consideration of all evidence, arguments and briefs of Counsel):

It is ORDERED and DECREED that the Automatic Stay of all proceedings, as provided under 11 U.S.C. Section 362, is modified to allow the above-captioned Movant to exercise any and all of its remedies under its loan documentation and under state law to proceed with repossession and sale of: 2023 Chevrolet Malibu, VIN #1G1ZG55ST3PF120222

It is FURTHER ORDERED and DECREED that the 14-day stay provided in Fed. Bankr. Rule 4001(a)(4) is waived.



HONORABLE ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE

CC:

Movant's Counsel:

Milos Gvozdenovic, 5990 West Creek Road, Suite 200, Independence, OH 44131

Debtors:

Joseph A Ragus Jr, 1235 Fieldstone Ct, Quakertown, PA 18951

Teri M Ragus, 1235 Fieldstone Ct, Quakertown, PA 18951

Debtor's Counsel:

Paul H. Young, support@ymalaw.com

Trustee:

Kenneth E. West, ecfemails@ph13trustee.com

United States Trustee, at USTPRegion03.PH.ECF@usdoj.gov